

BANKERS' BANK OF THE WEST BANCORP, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 2249401	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$446	\$388	-13.0%		
Loans	\$287	\$207	-28.1%		
Construction & development	\$69	\$29	-58.3%		
Closed-end 1-4 family residential	\$2	\$6	196.0%		
Home equity	\$0	\$0			
Credit card	\$0	\$0	4.3%		
Other consumer	\$0	\$0			
Commercial & Industrial	\$26	\$22	-13.3%		
Commercial real estate	\$96	\$95	-0.5%		
Unused commitments	\$118	\$47	-60.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$11	\$20	77.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$1	\$7	1070.1%		
Cash & balances due	\$124	\$128	3.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$419	\$356	-14.9%		
Deposits	\$354	\$352	-0.6%		
Total other borrowings	\$61	\$0	-100.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$27	\$32	17.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$5	NA		
Performance Ratios					
Tier 1 leverage ratio	5.4%	7.4%	--		
Tier 1 risk based capital ratio	8.9%	13.5%	--		
Total risk based capital ratio	10.3%	14.9%	--		
Return on equity ¹	-182.2%	0.2%	--		
Return on assets ¹	-15.8%	0.0%	--		
Net interest margin ¹	3.9%	2.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	176.3%	51.4%	--		
Loss provision to net charge-offs (qtr)	421.9%	19.8%	--		
Net charge-offs to average loans and leases ¹	6.6%	2.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	14.3%	32.6%	3.0%	3.2%	--
Closed-end 1-4 family residential	0.0%	32.2%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	9.7%	12.4%	7.4%	0.0%	--
Commercial real estate	1.7%	3.0%	0.3%	0.2%	--
Total loans	4.8%	12.8%	1.6%	0.5%	--